

Information to identify the case:

Debtor 1	Scott A. DuBrosky	Social Security number or ITIN	xxx-xx-2968
	First Name Middle Name Last Name	EIN	--
Debtor 2	Beverly S. DuBrosky	Social Security number or ITIN	xxx-xx-8105
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-24099-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Scott A. DuBrosky

Beverly S. DuBrosky
aka Shondra E. Dubrosky

2/11/22

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Scott A. DuBrosky
Beverly S. DuBrosky
Debtors

Case No. 16-24099-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Feb 11, 2022

Form ID: 3180W

Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 13, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Scott A. DuBrosky, Beverly S. DuBrosky, 548 Highview Road, Pittsburgh, PA 15234-2414
cr	+ Township of Baldwin, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES OF AMERICA 15219-6101
14316340	+ Creditech/Cbalv, 50 N 7th St, Bangor, PA 18013-1791
14337338	+ Township of Baldwin, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14316347	+ Transworld Systems, Inc., 300 Cedar Ridge Dr., Suite 307, Pittsburgh, PA 15205-1159
14316346	+ Transworld Systems, Inc., 5 Penn Center West, Pittsburgh, PA 15276-0120

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 12 2022 04:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 11 2022 23:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 12 2022 04:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 11 2022 23:09:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PHINAMERI.COM	Feb 12 2022 04:03:00	AmeriCredit Financial Services, Inc. d/b/a GM Fina, PO Box 183853, Arlington, TX 76096-3853
14322576	EDI: PHINAMERI.COM	Feb 12 2022 04:03:00	Americredit Financial Services dba GM Financial, PO Box 183853, Arlington TX 76096
14320803	+ EDI: PHINAMERI.COM	Feb 12 2022 04:03:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
14316338	+ EDI: PHINAMERI.COM	Feb 12 2022 04:03:00	AmeriCredit/GM Financial, Po Box 183583, Arlington, TX 76096-3583
14316339	+ Email/Text: bankruptcy@cavps.com	Feb 11 2022 23:09:00	Calvary Portfolio Services, 500 Summit Lake Dr, Ste 400, Valhalla, NY 10595-2322
14367405	+ Email/Text: bankruptcy@cavps.com	Feb 11 2022 23:09:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14376645	+ Email/Text: kbarkley@bernsteinlaw.com	Feb 11 2022 23:09:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite

District/off: 0315-2

User: auto

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14316341	+ Email/Text: bankruptcy@fncbinc.com	Feb 11 2022 23:08:00	2200, Gulf Tower., Pittsburgh, PA 15219-1945 First National Collection Bureau, Inc., 610 Waltham Way, Sparks, NV 89437-6695
14316342	Email/Text: camanagement@mtb.com	Feb 11 2022 23:09:00	M & T Bank, Po Box 844, Buffalo, NY 14240
14327777	Email/Text: camanagement@mtb.com	Feb 11 2022 23:09:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
14316343	EDI: PRA.COM	Feb 12 2022 04:03:00	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
14316344	Email/Text: amieg@stcol.com	Feb 11 2022 23:08:00	State Collection Service, Inc., 2509 S. Stoughton Road, Madison, WI 53716
14316345	+ EDI: TCISOLUTIONS.COM	Feb 12 2022 04:03:00	Total Card, Inc., 5109 S. Broadband Lane, Sioux Falls, SD 57108-2208

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Lakeview Loan Servicing, LLC

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 13, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Township of Baldwin jhunt@grblaw.com
Matthew John McClelland	on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com
Matthew M. Brennan	on behalf of Joint Debtor Beverly S. DuBrosky attorneymatthewbrennan@gmail.com
Matthew M. Brennan	on behalf of Debtor Scott A. DuBrosky attorneymatthewbrennan@gmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

District/off: 0315-2

User: auto

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Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 8